



Cherish Home

Working from Home Extension

This policy extension should be viewed in conjunction with the Cherish Home Insurance Policy Booklet 01-02-2015.

It is noted that **Your** private dwelling is also used for business purposes in connection with the occupation(s) shown on the Policy Schedule. The following amendments apply to the **Policy**.

Definitions

These definitions are in addition to, or are replacing, those shown within the Definitions section on page 16 of **Your Policy** Booklet.

Business Visitors A person visiting **You** in connection with **Your** occupation who has a pre-arranged appointment.

Domestic Staff A person employed to carry out domestic duties associated with deleted and replaced by: the **Home** and not employed by **You** in any capacity in connection with any business, trade, profession or employment other than in connection with the use of the **Home** related to **Your** occupation.

Contents Cover

| What are contents? | What contents are not covered? |
|---|--------------------------------|
| <p>Business Equipment</p> <p>Deleted and replaced by:</p> <p>All computers and equipment (excluding data) used for business, trade, professional or employment purposes unless more specifically insured elsewhere.</p> <p>This includes stock but excludes business Money and documents.</p> | |

| What is affected | How it will be affected |
|--|--|
| <p>3. Theft or attempted theft</p> <p>c) deleted and replaced by:</p> | <p>3. c) Loss from or damage to the Home if any part of it is occupied by anyone other than You, Your Family and friends or Business Visitors unless there has been forcible and violent entry to, or exit from, the Home.</p> |

| What is affected | How it will be affected |
|---|---|
| 6. Malicious persons or vandals b) deleted and replaced by: | 6. b) Malicious damage caused by You or Your Family or any person You or Your Family have allowed into Your Home other than Business Visitors . |

Personal Possessions Cover

| What is affected | How it will be affected |
|---------------------------------|-------------------------|
| Business Equipment limit | £1,000 |
| Exclusion 1k | Deleted |

Buildings Cover

| What is affected | How it will be affected |
|--|--|
| 10. Malicious persons or vandals b) deleted and replaced by: | 10. b) Malicious damage caused by You or Your Family or any person You or Your Family have allowed into Your Home other than Business Visitors . |
| 19. Property owner's liability deleted and replaced by: | b) Any business, trade, profession or employment purpose other than meetings with Business Visitors . |